

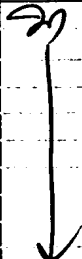


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Substitute for form 1449A/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				Application Number	09/476,384
				Filing Date	12/30/1999
				First Named Inventor	Dominic Morea, et al.
				Art Unit	3624 3628
				Examiner Name	Jeffrey Pwu
Sheet	1	of	3	Attorney Docket Number	4526-32214

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
AM		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,699,528	12-16-1997	Hogan	
		US- 5,757,917	05-26-1998	Rose, et. al.	
		US- 5,826,241	10-20-1998	Stein, et. al.	
		US- 5,960,412	09-28-1999	Tackbary, et. al.	
		US- 6,029,150	02-22-2000	Kravitz	
		US- 6,032,133	02-29-2000	Hilt, et. al.	
		US- 6,070,150	05-30-2000	Remington, et. al.	
		US- 6,070,798	06-06-2000	Nethery	
		US- 6,081,790	06-27-2000	Rosen	
		US- 6,098,053	08-01-2000	Slater	
		US- 6,119,106	09-12-2000	Mersky, et. al.	
		US- 6,122,625	09-19-2000	Rosen	
		US- 6,167,386	12-26-2000	Brown	
		US 6,175,823 B1	01-16-2001	Van Dusen	
		US 6,246,996 B1	06-12-2001	Stein, et. al.	
		US 6,292,789 B1	09-18-2001	Schultz	
		US 6,317,745 B1	11-13-2001	Thomas, et. al.	
		US 6,411,942 B1	06-25-2002	Fujiimoto	

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FOREIGN PATENT DOCUMENTS						
Examiner Initials <sup>2</sup>	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		WO 98/49644	11-05-1998	Ariba Technologies		
		EP 0 745 961 A3	07-15-1998	AT&T Corp.		
		EP 0 745 961 A2	04-12-1996	AT&T IPM Corp.		
		WO 99/22291 A2	05-06-1999	GE Capital		
		EP 0 949 596 A2	10-13-1999	Golvin, et. al.		
		WO 00/22559 A1	04-20-2000	Slater		
		WO 00/67177 A2	11-09-2000	Levchin, et. al.		
		WO 00/54122 A3	09-14-2000	Taggart, et. al.		
		EP 1 077 436 A2	02-21-2001	Pinell		
		WO 00/79452 A2	12-28-2000	Hutchinson, et. al.		

Examiner Signature	<i>AM</i>	Date Considered	4/2/03
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		Application Number	09/476,384		
		Filing Date	12/30/1999		
		First Named Inventor	Dominic Morea, et. al.		
		Art Unit	3624 3627		
		Examiner Name	Jeffrey Pwu		
Sheet	2	of	3	Attorney Docket Number	4526-32214

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		Number - Kind Code <sup>2</sup> (if known)			
JP		US 6,449,599 B1	09-10-2002	Payne, et. al.	
		US 2002/0023055	02-21-2002	Antognini, et. al.	
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		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
JP		WO 01/04816 A1	01/18/2001	Elder		

Examiner Signature		Date Considered	4/2/03
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Substitute for form 1449B/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	09/476.384
		Filing Date	12/30/1999
		First Named Inventor	Dominic Morea. et. al.
		Group Art Unit	3624 3628
		Examiner Name	Jeffrey Pwu
Sheet 3 of 3	Attorney Docket Number	4526-32214	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
M ↓ 1	1	dotBANK; "The way to send and receive money on the Internet;" retrieved from the Internet on 02/07/2000 at <a href="http://www.dotbank.com/">http://www.dotbank.com/</a> ; Pages 1-7.	
	2	AmeriNet, Inc.: "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at <a href="http://www.devit-it.com/">http://www.devit-it.com/</a> ; Pages 1-8.	
	3	TransPoint: "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at <a href="http://www.transpoint.com/service_questions.asp">http://www.transpoint.com/service_questions.asp</a> ; Pages 1-12.	
	4	Intell-A-Check! "The Way to get Paid;" retrieved from the Internet on 02/07/2000 at <a href="http://www.icheck.com/">http://www.icheck.com/</a> ; Pages 1-7.	
	5	TeleCheck; "Making Checks our Responsibility;" retrieved from the Internet on 02/07/2000 at <a href="http://www.telecheck.com/home/home.html">http://www.telecheck.com/home/home.html</a> ; Pages 1-8.	

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Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	097476,384
		Filing Date	12/30/1999
		First Named Inventor	Dominic Morca, et al.
		Art Unit	3624 3628
		Examiner Name	Jeffrey Pwu
Sheet 1 of 3	Attorney Docket Number	4526-32214	

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	Document Number Number - Kind Code <sup>1</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<div style="transform: rotate(-90deg); transform-origin: left top;">           Duplicate            ↓         </div>		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,699,528	12-16-1997	Hogan	
		US- 5,757,917	05-26-1998	Rose, et. al.	
		US- 5,826,241	10-20-1998	Stein, et. al.	
		US- 5,960,412	09-28-1999	Tackbary, et. al.	
		US- 6,029,150	02-22-2000	Kravitz	
		US- 6,032,133	02-29-2000	Hilt, et. al.	
		US- 6,070,150	05-30-2000	Remington, et. al.	
		US- 6,070,798	06-06-2000	Nethery	
		US- 6,081,790	06-27-2000	Rosen	
		US- 6,098,053	08-01-2000	Slater	
		US- 6,119,106	09-12-2000	Mersky, et. al.	
		US- 6,122,625	09-19-2000	Rosen	
		US- 6,167,386	12-26-2000	Brown	
		US- 6,175,823 B1	01-16-2001	Van Dusen	
		US- 6,246,996 B1	06-12-2001	Stein, et. al.	
		US- 6,292,789 B1	09-18-2001	Schultzer	
		US- 6,317,745 B1	11-13-2001	Thomas, et. al.	
		US- 6,411,942 B1	06-25-2002	Fujimoto	

FOREIGN PATENT DOCUMENTS					
Examiner Initials	Cite No.	Foreign Patent Document Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<div style="transform: rotate(-90deg); transform-origin: left top;">           Duplicate            ↓         </div>		WO 98/49644	11-05-1998	Ariba Technologies	
		EP 0 745 961 A3	07-15-1998	AT&T Corp.	
		EP 0 745 961 A2	04-12-1996	AT&T IPM Corp.	
		WO 99/22291 A2	05-06-1999	GE Capital	
		EP 0 949 596 A2	10-13-1999	Golvin, et. al.	
		WO 00/22559 A1	04-20-2000	Slater	
		WO 00/67177 A2	11-09-2000	Levchin, et. al.	
		WO 00/54122 A3	09-14-2000	Taggart, et. al.	
		EP 1 077 436 A2	02-21-2001	Pinell	
		WO 00/79452 A2	12-28-2000	Hutchinson, et. al.	

Examiner Signature	<i>Jeffrey Pwu</i>	Date Considered	4/2/03
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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2 of 3

**Complete if Known**

Application Number	09/476,384
Filing Date	12/30/1999
First Named Inventor	Dominic Morea et al
Art Unit	3624 3628
Examiner Name	Jeffrey Pwu
Attorney Docket Number	4526-32214

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
JP		US 6,449,599 B1	09-10-2002	Payne, et. al.	
		US 2002/0023055	02-21-2002	Antognini, et. al.	
		US-			
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T6
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
JP		WO 01/04816 A1	01/18/2001	Elder		

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Signature

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Date

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		Filing Date	12/30/1999
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<i>20</i> 	1	dotBANK; "The way to send and receive money on the Internet;" retrieved from the Internet on 02/07/2000 at <a href="http://www.dotbank.com/">http://www.dotbank.com/</a> ; Pages 1-7.	
	2	AmeriNet, Inc.: "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at <a href="http://www.devit-it.com/">http://www.devit-it.com/</a> ; Pages 1-8.	
	3	TransPoint: "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at <a href="http://www.transpoint.com/service_questions.asp">http://www.transpoint.com/service_questions.asp</a> ; Pages 1-12.	
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	5	TeleCheck; "Making Checks our Responsibility;" retrieved from the Internet on 02/07/2000 at <a href="http://www.telecheck.com/home/home.html">http://www.telecheck.com/home/home.html</a> ; Pages 1-8.	

Examiner Signature	<i>John R.</i>	Date Considered	4/2/03
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